

The Tyler Store, Cor. Ist and Broad.

If You'll Stop In

and look around the new lloys, and Children's Department of THE TYLER STORE you'll see many special teatures in the clothes we sell for boys that will command your attention. Every suit from the lowest to the highest price, is thoroughly dependable.

Special for To-Day, Boys' Strictly Pura

Made in Double-Breasted and Norfolk styles; thoroughly well made and trimmed, in sizes 6 to 16 years. R'gular \$3.50 values. Other good suits, \$1.50 to \$6.00.

Children's Rovelty Suits,

in Sailor, Russian Blotse and Buster Brown styles; handsomely trimmed and perfect tail-oring-

\$2.50 to \$5.00

Sulls, A handsome showing | Boys' & Children's Straw Hats,

50c to \$2.50

25c to \$2.00

THE LAND GRABBERS' LAW; ITS OPERATION IN HENRICO

Editor of The Times-Dispatch:

Sir,—Your paper continues to publish harrowing tales about the shameful doings of the "land-grabbers" in Henrico county, the intest being a case related in last Saturday's Issue, about how Mrs. Mary W. Sims did not pay her taxes for 1900 and the "land-grabbers" have secured a deed for it, and she knew nothing about it until they had it. Surely Henrico must have had the slackset people about paying their taxes and the slacksest treasurer about collecting taxes of any county in the State. I would like very much for some of your Henrico readers to answer for me through your columns the following questions:

1. Why is it that so many tracts of land in Henrico have been returned delinquent and sold, when the people to whom such land belonged live in said county, or have tenants living on the land in the county, and it is the duty of the treasurer, before he can return any land as delinquent, to levy on the personal property of the owner or tenant, or sell timber or rent out the land, to pay the taxes?

2. How could the treasurer make the

been so very careless as not to pay their taxes and allow their land to be sold for taxes?

5. And how is it that, even after their lands are sold for taxes, so many people are losing their land and apparently know nothing about it until the land is gone? All the laws provide that, even if the taxes are delinquent, that a "land-grabber" shall not get the land until the land-owner has been duly notified of his danger and given an opportunity to redeem the land? Is it possible that there is any connivance between the officers and the "land-grabbers" and that the gople are not given the notice that they are entitled to?

The "land-grabbers" law is not perfect, and probably something equally effective and more equitable might be substituted for it; but, after all, are not the hardships which arise under it almost always the result of either the negligence of officers sworn to do their duty, or the cardessness of the tax-payer—generally both? I would be glad if 'some Henrico man would answer these questions.

Franklin, Va.

In answer to the first inquiry, it is proper to state that there are more tracts of land returned delinquent in Henrico county, than perhaps in any other county, in the Commonwealth, because there are adjacent to the city of Richmond hundreds of town lots which are owned by non-residents that are vacant land, and that there are no means of collecting these taxes by the treasurer, and that if the State is to receive them, it must do so by retaining a lien on the projectly. There are also large numbers of tracts of land in the county that are tenantless and timberless. This answers lifs second and third inquiry.

As to his fourth inquiry, it is a matter of astonishment with those persons who are charged with the administration of the collection of taxes, how so many people, "after all the warning that the great the and cry of 1898 and 1899 over the 'land-grabbers law' gave them, that they should be so careless as not to pay their taxes," and their indifference to the collection of taxes, wand their indifference to the content of the lens of taxes is a serious where the proceedings have been regular.

they should be so careless as not to pay their taxes," and their indifference to

Watch Out of Order?

Drop in our store, and let us examine it. We are sure that we can put it in first-class running condition-make it keep excellent time! We are experts on watches, and ought to know all about them!

We are Watch Inspectors for four railroadsthe C. & O., Southern, S. A. L., and N. & W.—but we would not have been made Inspectors by these great roads if we didn't know all about watches!

J. J. Allen & Co., 14th and Main Sts.

failure-to recognize that it is operated by persons who are thoroughly advised as to their rights and who are taking every advantage of it, surpasses compre-

In proof of this, it is and the large of the Menrico, where personal service has been made upon the parties, than where notice was not required.

The correspondent assumes in his fifth incurry that notice is required to be a type in overy case. We have shown

the clerk of the court refused in similar cases to execute a deed until compelled by mandamus.

As to the facts in the case of Mary W. Sims, the writer knows nothing of the ability of the treasurer to collect her taxes when they were current. The records show that on the 21st day of September, 1901, thirteen months after her taxes were assessable, the treasurer presented a list of delinquent lands, which embraced her tract, which list was sworn to by the treasurer and his deputies as to their inability to collect the taxes therein embraced; that the list was examined by the board of supervisors and duly sworn to by them, and their presented to the court, and by the court certified to the auditor as correct; and the list was duly recorded. That after advertising by the treasurer, it was offered for sale and purchased by an individual on the 13th day of January, 1902; that such sale was reported to the court, and no cause shown against it, and the report was confirmed and recorded. That on the 30th day of January, 1904, four years after the taxes were assessable, a deed was executed to the purchaser, and only executed after the clerk had forced the land-grabbers into the Court of Appeals, and the court had decided that notice was not required. The record of these proceedings regularly had were open to the inspection of the public at all times.

It is fair to assume that if Mrs. Sims had paid her tax she would got have forgotten it, and that if it had been collected by distress of her tenant, she would likewise have known it. As neither was the execution of the that taxes were due, and if, after

was the case, should she not have known that her taxes were due, and if, after four years, of neglect of this matter, she finds a deed executed to her property, when an inquiry within this time at the proper office, either in person or by letter, she could have known the facts and saved her property, who is to blame?

lar, which gives to these deeds validity, it will be seen at once that the enforcement of the lien for taxes is a serious matter to persons who have failed to pay their taxes, and that unless they give to these matters such care as they would in the ordinary affairs of life, then evidently, the result is, they must suffer the consequences.

Commissioners of the revenue are required on the lat of February of each year to commence to ascertain in all lands in their county, and the persons to whom the same are chargeable with the toxes.

and September and upon receipt of those books, the treasurer begins the collections of the taxes. He is not authorized to begin to collect by distass, until after the 1st day of December, and on that day to all bills remaining unpaid, there is added a penalty of 5 per cent. He is given large powers in the collections of these taxes, and his duties are correctly stated in a former communication of our correspondent.

nantyersary celebration of their departure correctly stated in a former communication of our correspondent.

After the 15th day of June, following, a period of fifteen months after the hands are assessable, he reports such of them as he is mable to collect, which his and that of his deputies, as to his mability to colfect the taxes. This itst is examined and serified by the oaths of the supervisors and it is fine transmitted to the court for examination and approval. The first anniversary was held at supervisors and the court are antibority of the first anniversary was held at supervisors and the court are antibority of the first anniversary was held at supervisors and the court are antibority of the first anniversary was held at the supervisors and the court are antibority of 183 Broadway. The first anniversary was held at williamsburg in 1801; the next at West appeared in a Virginia newspaper three supervisors and the court are antibority of 183 Broadway. The first anniversary was held at williamsburg in 1801; the next at West appeared in a Virginia newspaper three supervisors and the court are an universary to have the collected, and the traces to fands, which, in their opinion, could have been collected, and the traces ure provided to strike from the list any tract or traces of lands, which, in their opinion, the first anniversary was held at Williamsburg in 1801; the next at West and the strike from the list any tract or traces of lands, which, in their opinion, the first anniversary was held at Williamsburg in 1801. The first anniversary was held at Williamsburg in 1801, the next at West appeared in a Virginia newspaper three years ago:

"Persons who dip more water from a water bucket than they can drink should been in existence for the past ten years bucket for other people to drink. A or so, Chicago Dally News.

on those so stricken fro mine list. The court being satisfied with the correctness of the list, certifies it to the auditor and upon his certification of the list, the land becomes delinquent, and the Commonwealth proceeds to enforce her lien tor the large.

list, the land becomes delliquent, and the Commonwealth proceeds to enforce her lien for the inxes.

A copy of the list is furnished the treasurer within thirty days, and he advertises the land for sale in the main ner prescribed by law, which is by printed lists posted at the courthouse door, and at five public places in each magisterial district in the country, and by general circulation; and the sale usually begins at the December term of the court and continues until completed. This sale takes place one year and ten months after the taxes become assessable, any person bidding, the amount of the taxes becomes the purchaser of the land, and if no person bids thereon, the land is struct down to the auditor for the benefit of the State and country, and if it continues to be delinquent for subsequent years, the same is not again offered for sale, unless redeemed and again delinquent. If purchased by an individual, two years must chapse before a deed can be made to the purchaser. No notice of the sale to individuals, however, was required to be given the owner, save in the manner above indicated, until the pussage of an act of the Legislature approved April 2d, 1902, which was passed at the linktance of the Honorabic Julian Bryant of Henrico county.

This mode of purchasing lands for

of Honrico county.

This mode of purchasing lands for taxes without notice had been the law of this Commonwealth for more than one half century, and every tax deed executed prior to the act of the Legislature of March 5, 1894, was made under this form of proceeding.

ture of March 5, 1894, was made under this form of proceedure.

The sale is reported to the court, and if found correct, confirmed and recorded in a book kept for the purpose. It will be noticed that such a deed cannot be executed, until teh expiration of three years and ten months from the time the taxes became assessable.

"Land grabbers act"—After the land has been offered for sale by the treasurer, and no person bid thereon, they are stricken down to the auditor as above stated and there is no subsequent offer-

urer, and no person bid thereon, they are stricken down to the auditor as above stated, and there is no subsequent offering of these lands stricken down to the auditor; but the taxes constitute a lien on the land, and the lien embraces all taxes subsequently accruing.

The Legislature in March, 1894, provided that, after the expiration of two years, from the sale to the auditor, an application might be filed in the clerk's office for the purchase of these lands, and that upon the payment of the taxes thereon, and without a notice to the owner, a deed should be executed therefor, this act was the original of what is generally known as the "land-grabbers law."

It was subsequently amended, by requiring notice to be given to the owner, and then to the trustees and beneficiarles in deeds of trust, and further by allowing four months in which to redeem the land after the service of notice, and al-

Henrice a great many purchases were made.

Before the expiration of two years from the date of their purchases, the act of April 2, 1902, above referred to, was passed. In Henrico the land, grabbers made application to Mr. Waddill, clerk of the court, to execute deeds for the lands so purchased by them at treasurer's sales, the clerk declined to execute these deeds because the Legisladure had required notice to be given of the sales at the treasurer's office, as well as of applications filled in the clerk's office. The purchasers, however, insisted that hasmuch as the purchase were made prior to the act of April 2, 1902, requiring notice, that the legislation was retroactive, and therefore, not applicable to them. The clerk still declining to execute the deeds, an application was made to the Supreme Court of Appeals for a mandamus to compel him to execute thom, and the court awarded against the clerk a peremptory mandamus, holding that the act of the Legislature was invalid as to all sales made previous to its passage, and under that decision the clerk was compelled to act.

It will thus be seen that there are two

Property Transfers.

Richmond: Emmett W. Gates to Alonzo
M. Page, 19 2½-12 feet on the east side
of Lester Street, 43 5½-12 feet west of
Denny Street, 513-5½-12 feet west of
James Dally, 21 1-4 feet on the north side
of Lester Street, 41 feet east of Ash Street,
550.

5760.
L. P. Kuhn and wife to William Flen-ing, 30 feet on the north side of Hanover Street, 05 7-12 feet west of Meadow Street, 55,000.

85.000.

Henrico: Virginius Bossiqux and wife to Ann E., wife of Eugene Bossieux, 94 feet on the north side of O Street, 33 feet west of Thirty-third Street, \$400.

Emma T. Carter's trustee to J. R. Balley, 99 feet on the north side of Wood Street, subject to deed of trust for \$425, 1,565.

Street, subject to deed of trust for \$425, \$1,565.

John R. Cooke's executrix and devised to John Paulero, 30 feet on the north side of Ashland Street, \$600.

R. R. Childress and wife to Melvira Anderson, 1 nere between Central and Charles City Roads, \$5.

Same to James L. Hridgewater, 25 acres in near Central Rand, \$150.

Same to James L. Hridgewater, 25 acres on Central Rand, \$150.

Tax Title Company of Richmond to Indiana Tabb, 25 feet on the west side of Thirty-fourth Street, between O and P Street, \$25.

John B. Gayle, special commissioner, to P. H. Bruner, 47, 1-3 acres twelve miles west of Richmond, \$600.

John H. Guy to Junius F. Brooks, 30 feet on the south side of Scidon Street, Woodville, \$40.

Frank and Lucy V. E. Kranzer to Louis Wisand, \$15 acres on Mountain Road, \$50.

D. L. Temple to Mrs. N. E. Temple, personalty, \$175.

Reunion of Old Fifteenth.

The survivors of the old Fifteenth Virginia regiment (Colonel Thomas P. August) will meet at Murphy's Hotel to-morrow at 8 P. M., to decide when the anniversary celebration of their departure from Richmond (May 24, 1861,) will be held.

CASTORIA

for Infants and Children.

Castoria is a harmless substitute for Castor Oil, Paregoric, Drops and Soothing Syrups. It is Pleasant. It contains neither Opium, Morphine nor other Narcotic substance. It destroys Worms and allays Feverishness. It cures Diarrhea and Wind Colic. It relieves Teething Troubles and cures Constipation. It regulates the Stomach and Bowels, giving healthy and natural sleep. The Children's Panacea—The Mother's Friend.

The Kind You Have Always Bought

Bears the Signature of In Use For Over 30 Years.

needs. If you will give us a list we will record for prompt shipment can't be beat

BALDWIN & BROWN.

Hardware, Roofing, Nails, Poultry Netting, Fencing, &c.

A NNUAL STATEMENT FOR THE YEAR-ENDING DECEMBER 31, 1803, OF THE CONDITION AND AFFAIRS OF THE UNITED STATES BRANCH OF THE WESTERN ASSURANCE COMPANY OF TORONTO, CANADA, OHGANIZED UNDER THE LAWS OF THE DOMINION OF UNADA, MADE TO THE AUDITOR OF FURBLE ACCOUNTS OF THE COMMONWEALTH OF VIRGINIA, IN PURSUANCE TO THE LAWS OF VIRGINIA.

President—HON, GEORGE A. COX.

Vice-President, J. J. KENNY.

Secretary—C. O. FOSTER.

Principal Office—23 WELLINGTON STREET, EAST, TORONTO, CANADA.

General Agent in Vignina—JULIUS STRAUS.

Residence—HIGHMOND, VA.

OFFISHED OF THE COMPANY OF THE C

United States registered bonds.

Domision of Canada stock
Georgia State bonds.
City of Columbus, Ohio, bonds.
City of Columbus, Ohio, bonds.
City of Toledo, Ohio, bonds.
City of Richmond, Va., bonds.
City of Portland, Ore., bonds.
City of Portland, Ore., bonds.
City of Low York, corporate stock
City of Low York, corporate stock
City of Loudon, Ont, debentures.
City of Montreal, Que, debentures.
City of Mingston, Ont, debentures.
City of Mingston, Ont, debentures.
County of Sinuse, debentures.
County of Sinuse, debentures.
Rochester, N. Y., Railway Co., bonds.
Citicago, Milwaukee and St. Paul Railway bonds.
Baitimore and Ohio R. R. Co., bonds.
Canadian Northera Railway Co., bonds.
St. Louis fron Mountain and Southera Rwy, Co., bonds.
St. Louis fron Mountain and Southera Rwy, Co., bonds.
Canadian Rank of Conmerce stock.
Dominion Savings and Investment Co., stock.
Dominion Stock.
Dominion Stock.

\$1,736,274 44 \$1,770,306 30 \$1,770,806 30 144 15 148,768 78

Total amount of all limbilities, except capital stock and net surplus.

Joint stock capital actually paid up in cash—Deposit capital.

Surplus beyond capital and all other limbilities. Aggregate amount of all Habilities, including paid up capital stock and per

Gross premiums and bills unpoid at close of last year, col-| lected | \$43,007 49 \$ 81,182 33 |
| Gross premiums on risks written and renowed during the year | \$2,838,477 72 606,295 37 |

Aggregate amount of receipts actually received during the year in cash \$2,673,414 70

DISBURSEMENTS DURING THE YEAR. Gross amount actually paid for losses (including \$127.

135.17 losses occurring in mevious years).

Beduct all announts actually received for salvage (whether our losses of the last or of previous years) and all announts actually received for relustrance in other companies. Total deduction.

Not amount paid during the year for

Not amount paid during the year for losses. \$1,142,605 02 \$380,300 66 \$1,522,375 89 Paid for commission or brokersge \$517,808 03 Paid for salaries, fees, or other charges of officers, clerks, agents and all other complores. \$2,772 a.8 Paid for taxes, etc. \$2,772 a.8 Paid for taxes, etc. \$1,640,420 a.8 Paid for taxes, Aggregate amount of actual disbursements during the year, in cash \$2,353,173 21

BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR. J. J. KENNY. Vice-President, U. C. FOSTER, Secretary,

Dominion of Canada, Province of Ontaric, county of York—43: Sworn to January 22, 1604, before JOHN II, HUNTER, Notary Public,

Julius Straus & Son, Agents,

ANNUAL STATEMENT FOR THE FISCAL YEAR ENDING THE SIST DAY OF DECEMBER 1903. OF THE ACTUAL CONDITION OF THE TRAVELERS INSURANCE COMMENTARY, ORGANIZED UNDER THE LAWS OF THE BTATE OF CONNECTIOUT, MADE TO THE AUDITOR OF FURLIC ACCOUNTS FOR THE COMMONWEALTH OF VIRGINIA, FURRUANT TO THE LAWS OF VINIGINIA.

Name of the Company in Tull—THE TRAVELERS' INSURANCE COMPANY, LOCATION OF HOME OF PRICIPAL OFFICE OF END ACCIDENT INSURANCE, President—SYLVESTER O. DUNHAM.

SECRETARY—JOHN E. MORIUS.

OFFICIAL OF THE TRAVELER OF THE TRAVELER

8 480,085,835 00 49,928 \$128,165,821 06 830,020,278 00 7,820 768,704,870 00 8,209 7,477,084 09 Whole number of policies in force, and the amount of Habilities or risks thereon at end of year...... \$ 547,270,843 00 53,055 \$182,761,412 00

RECEIPTS. Accident, Life, \$1,089,400 22 45,507 41 328,072 22 1,337,063 32 74,015 24 74 DISBURSEMENTS.

ASSETS

LIABILITIES,

Amount of losses unpaid (Unadjusted, \$179,207.51; Resiste \$101,052).

Amount of matured endowments unpaid Reserve for claims against employers:
Reinsurance reserve for accident policies.

Amount of liability on policies, etc., in force 31st December, 100 on basis of 33½ per cent. American experience unortality lable Additional reserve, liability department
Life premiums paid in advance.

Renis, taxes, etc., due or secrued. \$ 280,257 51 2,456 00 1,111,890 00 2,214,265 72

BUSINESS IN VIRGINIA DURING 1902 361,604 00 Total number and amount of policies in force at end of year 1903......

S. C. DUNHAM, President. JOHN E. MORRIS, Secretary.

WILLIAMSON & TEMPLE, BLAIR HANISTER, DAVIS, CHILDS & CO. -GRAY & HUBRE, RANDOLPH & HAWTHORNE, NORVILL A. LINNEY, SPROUL & CROWLE,

DANYILLE, VA.
NORFOLK, VA.
LYNGHBURO, VA.
ROANOKE, VA.
CHARLOTTEWILLE, VA.
GORDONSVILLE, VA.
STAUNTON, VA.
ALEXANDRIA, VA.
ALEXANDRIA, VA.
PEW) RY NEWS, VA.
FARMYLLE, VA.
SUFFOLK, VA.

BLAIR & TABB,

State Agents for Virginia, West Virginia and North Carolina, and Liability Department of South Carolina.

A NEUAL STATEMENT FOR THE FISCAL YEAR ENDING THE 31ST DAY OF DECEMBER, 1903, OF THE ACTUAL CONDITION OF THE PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY OF NEW YORK, ORGANIZED UNDER THE LAWS OF THE STATE OF NEW YORK, MADE TO THE AUDITOR OF PUBLIC ACCOUNTS FOR THE COMMONWEALTH OF VIRGINIA, PURSUANT TO THE LAWS OF VIRGINIA.

Name of the company in full—PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY OF

W YORK.

Location of home or principal office of said company—346 BROADWAY NEW YORK CITY.

Character of the business transacted by the company—LIFE ASSURANCE.

President—EDWARD W. SCOTY.

Secretury—WILLIAM B. STEVENS.

Organized and Incorporated—FEBRUARY 25, 1875.

Commonced Business—August 10, 1875.

Name of the General Agent in Virginia—W, B. HARDY,

Residence—RICHMOND, VA.

\$3,619,040 86 27,174 00 198,684 06 214,655 52 150,521 47

DISBURSEMENTS. Amount of losses paid.

Amount of mattred endowments paid.

Amount paid annultants.

Amount paid downleasts paid to pollopholders.

Amount of dividends paid to pollopholders.

Amount of dividends paid to stockholders.

Amount of all other disbursements. \$1,367,002 40 4,000 (a) 10,327 (b) 236,070 (f) 188,700 (f) 6,072 (f) 1,514,831 (f) 74,457 (f) \$3,353,668 18

| Bonds | market value | 74,088 29 | 74,088 29 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,088 60 | 74,08 Carried out at market value-Total...... \$7,281,138

Amount of losses unpuid—(unadjusted, \$97.816; Resisted, \$54.072)... \$ 151,889 00
Amount due for instellments, greent value... \$84,478 70
Amount of liability on policies, etc. in force Sist December, 1908, on basis of 4 and 315 per cent., combined and American mortality tables \$0,011,423 00
Amount of other liabilities. \$31,855 03

Total. \$6.278,139 78

BUSINESS IN VIRGINIA DURING 1903. Number and amount of policies in force December 31, 1902. 207 \$428,118 00 Number and amount of policies issued during the year 1903. 54 105,480 00

Total number and amount of policies in force at end of year 1903, 231 Amount of losses and claims on policies unpuid December 31, 1903. 4 Amount.

Amount of losses and claims on policies incurred during the year 1903. 4 \$14,110 00

Amount of losses and claims on policies prid during the year 1903. 4 \$14,110 00

Amount of assessments, premiums, dues and fees collected or secured in Virginia during the year 1903 in cush and putes or credits, without any deduction for losses, dividends, commissions, or other expenses. 417,152 is

E. W. SCOTT, President. WM. E. STEVENS, Secretary,

State of New York, city of New York—ss:
Sworn to February 24, 1904, before CHARLES EDGAR MILLS, Commissioner.